

TAG DAY PUT OFF UNTIL NEXT WEEK

Because of Bad Weather Boy
Scouts Are Called in From
Street Corners.

Tag day is off. Boy Scouts, who flocked the busy corners of Washington this morning selling the little pasteboards in order to defray the expenses of the Washington scouts during the coming summer, were called in at 10 o'clock this morning by Scout Commissioner E. S. Martin. Tag day will be held next Wednesday.

or Thursday, when it is hoped that more pleasant weather will prevail. House and automobile tags may be sold today, but scouts are advised not to sell personal tags. The scout turning in the most money before 4 o'clock this afternoon will be presented with a special prize in addition to the other prizes offered for special enterprise on regular tag day. The special prize will be an all-wool olive drab army blanket. Scout Commissioner Martin and his associates decided to call in their army of scouts and postpone Tag day at 10 o'clock today when it appeared that the snowfall would continue the entire day.

Woman Throws Burglar Out Bedroom Window

STAMFORD, Conn., April 2.—A burglar climbed up to the window of the guest chamber in Judge John E. Keeley's home, on Strawberry Hill, at 4 a. m. A New York woman, whose name was withheld, occupied the room. She awoke when the robber had half of his body inside the open window, shot him out at the window, and hurled a water pitcher after him. Then she became hysterical. The burglar escaped.

JAGUAR AND CIVET CAT REACH THE ZOO

War and Foot and Mouth Disease Expected to Check Animal Importation.

The animal population at the Washington Zoo was increased by a two-year-old jaguar, from South America, and a small Indian civet cat received yesterday. The animals came from a New York dealer, who reported that the war and the foot and mouth quarantine in Germany had greatly affected the supply of animals for American use.

The jaguar is about three-fourths as large as an ordinary leopard, and the civet cat is a creature of black, spotted and banded with white, and well proportioned for an animal of the smaller range. The foot and mouth disease now prevalent in Germany has made shipment of wild animals by Hagenback and other large German dealers almost impossible. None of the animals that the dealers have had on hand at Hamburg can be shipped from there, and the dealers must depend on their representatives in India, South America, Africa, and Asia points to ship animals direct from their haunts to the ultimate purchaser.

Camera Club Exhibit.

Owing to the large attendance at the exhibition of the Capital Camera Club, at its club rooms, 712 Eleventh street northwest, the management has decided to continue the exhibition until Monday night, when it will be terminated with an illustrated lecture by J. P. Tyler, on "Birds, Animals, and Reptiles."

TO PROTEST RULE 45 AT MEETING TONIGHT

Prominent Men and Women to
Defend Married Teachers at
New Ebbitt.

A mass meeting of protest against Rule 45, of the Board of Education, which separates a woman teacher who marries from the rolls of the public school system here, will be held at the New Ebbitt at 8 o'clock tonight. Men and women of prominence in politics, literature, the arts and sciences, will voice their disapproval of such a policy.

and members of the Board of Education may say something in defense. Mrs. Ellis Logan, president of the Federation of Women's Clubs, in charge of the arrangements for the mass meeting tonight, issued the following call: "All persons interested in the repeal of Rule 45 are urged to attend the mass meeting at the Ebbitt at 8 o'clock. Men as well as women are invited. Prominent speakers will present interesting arguments. Enthusiasm will be high. Our campaign has the indorsement of government officials, educators, and the public at large, and we desire to make the mass meeting an expression of the opinion of the people of Washington on this important question." Mrs. Logan will preside at tonight's meeting, and among the speakers will be Miss Janet Richards, Mrs. Antoinette Fink, Mrs. George T. Smallwood, Mrs. Mary S. Lockwood, Dr. Clara U. Little, Dr. Kathryn Talmadge, and Miss Frances Graham French. The College Women's Equal Suffrage League will be represented officially by a delegation, and the Association of Osteopathic Physicians also will be represented officially.

MAN FORCED TO STEP LIVELY FINED FOR IT

Dances to Music of Pistol Shots
Aimed at His Feet and
Is Arrested.

LON ANGELES, Cal., April 2.—To be fiddled down by drunken Mexican officers and robbed at a pistol's point is so customary an experience for Americans in Mexican cities as to excite no special surprise in the mind of S. S. Culver, a well known mining man, of this city. But to have that happen, and in addition to be forced to dance to the music of pistol shots aimed at his feet and later to be arrested and fined for dancing in the street without a permit, to him savors slightly of persecution. He writes of the experience in a letter to N. O. Emmons.

The Munsey Trust Company

Pays Bigger Interest on Both Checking and Saving Accounts Than Any Other Substantial Banking House in Washington

There are other banks that say they pay as big interest as The Munsey Trust Company pays, but they don't do it—make no mistake about this. I am referring to banks that are worth while—banks with big enough capital and substantial enough to amply protect the depositors' money.

The man who deposits his money in a bank that isn't big enough in capital or sound enough to furnish absolute safety is incapable of taking care of his own money. Such a man is stupidly shiftless and downright dishonest with himself.

The Munsey Trust Company has a capital of two millions of dollars fully paid in (\$2,000,000) and this means a guarantee to depositors of four millions of dollars (\$4,000,000) because of the double liability of stockholders. Perhaps you don't know what this double liability law means.

Financial Strength and Substantiality

It means just this: The holder of, let me say, a thousand dollars' worth of bank stock is responsible to the depositors of the bank for another thousand dollars in case disaster comes to the bank. In other words, his investment of a thousand dollars means a two thousand dollar guarantee to depositors, and this holds true with the entire capital stock of a bank.

The Munsey Trust Company has in addition to its \$2,000,000 of paid in capital, four hundred thousand dollars in surplus (\$400,000), making a total of two million, four hundred thousand dollars (\$2,400,000) which makes it a rock of Gibraltar in financial strength and substantiality.

But The Munsey Trust Company not only gives depositors this splendid guarantee of the safety of their money, but it pays depositors a bigger yield on their money than they can get anywhere else in Washington.

The Munsey Trust Company pays two per cent on checking accounts, on the average daily balance of the month, and adds interest at the end of each month, which means compounding interest twelve times a year.

The Munsey Trust Company pays four per cent on savings accounts that are deposited for a period of six months, and on these accounts interest is paid from the day the money is deposited, and interest is compounded twice a year.

Paying Interest in Full on Deposits.

We have another class of savings account on which we pay three per cent and compound the interest four times a year. This class of savings account is the most elastic and accommodating in the world. It gives you a chance to deposit money any business day in the year, on which you will draw interest from the very day it is deposited. And it gives you the privilege of drawing this money out in part or in full any time you may wish to do so, and you will receive interest on it for every day it has been in the bank.

With The Munsey Trust Company there are no penalties that have to do with the date on which deposits are made or drawn out that whittle down your interest earnings or rob you altogether of interest.

When The Munsey Trust Company says it pays two per cent, or three per cent, or four per cent interest on deposits it means exactly what it says, and it pays this interest in full measure.

The Munsey Trust Company does not believe in the old savings bank theory of allowing no interest for any fractional part of a half year, and the half years run from January first to July first, and from July first to December thirty-first.

An Archaic and Monstrous Ruling.

By this archaic and monstrous ruling a deposit made the middle of January wouldn't be credited with so much as one cent of interest until July first, when it would just begin to earn interest.

Again, by this same monstrous ruling, suppose a deposit was made January first and began to draw interest on that date, and the depositor, compelled to have his money on the 29th day of June, drew it out, he wouldn't get so much as one cent of interest, and yet the bank would claim to be paying three per cent or four per cent interest, when as a matter of fact it would be doing no such thing.

By making use of such tricks and rulings, its average rate of interest would not be more than perhaps two-thirds of its advertised rate of interest.

There are two basic things for a depositor to consider—and especially for the little savings bank depositor to consider. First, absolute safety for his money, and second, the measure of interest his money can be made to earn him. Beside these two things nothing else counts very much.

I think it is high time that the banking business everywhere be purged of all these tricks and subterfuges—tricks and subterfuges of any kind whatsoever that whittle down depositors' legitimate interest earnings. I say this with great seriousness, say it with a deep sense of the fitness of things, and say it with an abhorrence of anything that does not ring true, and any alleged rate of interest that doesn't measure up to that rate of interest in the outworking doesn't ring true. It is dead straight dishonest.

Should Pay Interest in Full.

But the banks practicing this dishonesty are not dishonest. They are simply not awake to what they are doing. It came in somewhere in the dim dark past of banking and as a heritage flourishes today, as railroad rate rebating flourished, and as many other things flourished in the business world up to a few years ago which would not be tolerated today.

The point I make is that banks claiming to pay interest on deposits should pay exactly the interest they claim to pay, and that interest should be computed on the actual average daily balance of the month. To claim to pay four per cent interest, and then by rules and subterfuges to reduce that interest to three per cent is to sell twelve ounces for a pound, and in merchandising we shouldn't think this good.

To adopt the straightforward methods of paying the interest banks claim to pay—interest figured in a square-deal way—will not endanger the banking business of any community. On the contrary, it will make the banks stronger.

Neither will depositors suffer, though the rate of interest paid by banks be reduced; for deposits will earn on an average precisely the same money—interest figured as The Munsey Trust Company figures interest, and as all banks should figure interest—the same money as when seemingly getting a bigger rate of interest with that interest whittled down by an archaic system of figuring interest.

A Great, Big, Substantial Surplus.

The Munsey Trust Company started right. It started with a great, big, substantial capital, and it started out on brand new lines of doing business with the public. It made its own rules entirely independent of other banking methods, and its rules were founded on sound business principles and a sense of right. And because they are right, and because they are sound, they are bound to become the model for other banks.

If any other bank in Washington now figures interest as The Munsey Trust Company figures interest, it has already fallen into line. The banks that have not adopted this system of figuring interest will sooner or later have to fall into line, and for the reason that it is the only right way, the only straightforward way.

With The Munsey Trust Company, depositors know to a certainty that they are earning interest, and that that interest will be credited to them for every day their money is in the bank, wholly regardless of when it was deposited or when it may be drawn out. And they know, too, that the rate of interest The Munsey Trust Company advertises to pay it pays in full measure.

Facts For Depositors to Consider.

The substantiality and reliability of The Munsey Trust Company considered, with its \$2,000,000 of capital and \$400,000 of surplus, and the rate of interest it pays to depositors—which it actually pays, and in full measure—there isn't a banking house in Washington—not one—that does as well by depositors as The Munsey Trust Company.

This is a very big fact for you to consider, Mr. Depositor, and especially for you, Mr. Savings Bank Depositor. If you can make your money earn more money than it is now earning you and be absolutely safe—safe beyond all question, you owe it to yourself to make it earn you every cent it can be made to earn.

If our method of figuring interest as contrasted with the methods prevailing elsewhere is not clear to you, the men manning our banks—the main office in the Munsey Building or at 15th and H Streets, will gladly explain anything to you you may wish to know. We invite you to come to our banks and talk these matters over, and let us explain our methods of doing business.

FRANK A. MUNSEY, President